

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Bruno Bellucci, III, Esquire
Attorney ID# BBIII: 6378
BellucciLaw, P.C.
1201 New Road, Suite 138
Linwood, NJ 08221
(609)601-1500
Attorneys for Debtor(s)

In Re:

Christopher R. Byers



Order Filed on January 31, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-14245

Chapter: 13

Hearing Date: 02/06/18

Judge: Andrew B. Altenburg, Jr.

**ORDER APPROVING LOAN MODIFICATION AGREEMENT
REACHED BETWEEN THE SECURED CREDITOR AND DEBTOR(S)**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

.....

DATED: January 31, 2018



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Christopher R. Byers

Case No.: 17-14245

Order Approving Loan Modification Agreement reached between the Secured Creditor and Debtor(s)

THIS MATTER being opened to the Court by Bruno Bellucci, III, Esquire, of BellucciLaw, P.C., attorney for Debtor, Christopher R. Byers, and the Court having heard oral argument by counsel and for good cause shown; it is hereby

ORDERED, ADJUDGED AND DECREED that the Debtor and Secured Creditor are hereby authorized to enter into a loan modification; and it is further

ORDERED that communications and/or negotiations between Debtor and mortgagee/mortgage servicer regarding loss mitigation or loan modification shall not be deemed a violation of the Automatic Stay; and it is further

ORDERED that any communication or negotiation shall not be used by either party against the other in any subsequent litigation; and it is further

ORDERED that the Debtor shall file a modified plan and amend Schedule J within twenty (20) days of this Order; and it is further

ORDERED that the Debtor shall complete the loan modification documents and forward any required contribution to Secured Creditor; and it is further

ORDERED that the counsel for Debtor shall be awarded a \$500.00 counsel fee to be paid through the plan for filing and prosecuting this Motion; and it is further

ORDERED that in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification; and it is further

(Page 3)

Debtor: Christopher R. Byers

Case No.: 17-14245

Order Approving Loan Modification Agreement reached between the Secured Creditor and Debtor(s)

ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated; and it is further

ORDERED that in the event the modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor; and it is further

ORDERED that in the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Christopher R. Byers
Debtor

Case No. 17-14245-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db +Christopher R. Byers, 405 S. Poplar Ave., Absecon, NJ 08205-4568

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

Bruno Bellucci, III on behalf of Debtor Christopher R. Byers jkearney@belluccilaw.net,
bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Emmanuel J. Argentieri on behalf of Creditor KEY BANK, N.A. bk@rgalegal.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor SunTrust Bank, c/o Morton & Craig, LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7